

Information to identify the case:Debtor 1 **Evan P. Freshwater**Social Security number or ITIN **xxx-xx-9513**

First Name Middle Name Last Name

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF
PENNSYLVANIA**Date case filed for chapter **7 4/13/18**Case number: **18-21449-TPA****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Evan P. Freshwater	
2. All other names used in the last 8 years		
3. Address	1565 Baldwin Rd Pittsburgh, PA 15205	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Evan P. Freshwater**

Case number **18-21449-TPA**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 5/7/18</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>June 11, 2018 at 02:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 8/10/18</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Evan P. Freshwater
Debtor(s)

Bankruptcy Case No.: 18-21449-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: May 7, 2018

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Evan P. Freshwater
 Debtor

Case No. 18-21449-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309A

Page 1 of 2
 Total Noticed: 41

Date Rcvd: May 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2018.

db +Evan P. Freshwater, 1565 Baldwin Rd, Pittsburgh, PA 15205-4154
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14810842 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14810844 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 14810846 +Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
 14827844 +Edc/orecchio Propertie, 3200 Pennsylvania Ave, Weirton, WV 26062-3804
 14810851 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 14810852 +Jared Galleria, 375 Ghent Rd, Akron, OH 44333-4601
 14810853 +Jared-galleria/genesis, 15220 Nw Greenbrier, Ste, Beaverton, OR 97006-5744
 14827849 +Medexpress, PO Box 719, Dellslow, WV 26531-0719
 14810854 +Newpennfin-shellpointm, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
 14827851 +Nicole Freshwater, 1484 OLD STEUBENVILLE PIKE, Pittsburgh, PA 15205-4918
 14827852 +PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17108-0788
 14827853 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
 14810855 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14810856 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 14810865 Windowworld, CscI Dispute Team N8235-04m, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com May 08 2018 01:49:38 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
 tr +EDI: BRCCRAWFORD.COM May 08 2018 05:48:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 08 2018 01:49:53 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov May 08 2018 01:50:09
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com May 08 2018 01:50:31 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14810840 +EDI: CAPITALONE.COM May 08 2018 05:48:00 Capl/bstby, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14810843 +EDI: CHASE.COM May 08 2018 05:48:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14810845 +EDI: CIAC.COM May 08 2018 05:48:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
 14810847 EDI: CREDPROT.COM May 08 2018 05:48:00 Credit Protection Asso, One Galleria Tower,
 Dallas, TX 75240
 14810849 EDI: DISCOVER.COM May 08 2018 05:48:00 Discoverbank, Po Box 15316, Wilmington, DE 19850
 14810848 +EDI: DISCOVER.COM May 08 2018 05:48:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14827847 EDI: IRS.COM May 08 2018 05:48:00 Internal Revenue Service, Insolvency Unit, PO Box 628,
 Pittsburgh, PA 15230
 14811777 +EDI: PRA.COM May 08 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14810857 +EDI: SEARS.COM May 08 2018 05:48:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 14810858 +EDI: RMSC.COM May 08 2018 05:48:00 Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
 14810859 +EDI: RMSC.COM May 08 2018 05:48:00 Syncb/mohawk, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14810860 +EDI: RMSC.COM May 08 2018 05:48:00 Syncb/sleep Number, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14810861 +EDI: CITICORP.COM May 08 2018 05:48:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 14810862 +EDI: TFSR.COM May 08 2018 05:48:00 Toyota Motor Credit Co, Po Box 9786,
 Cedar Rapids, IA 52409-0004
 14810863 +E-mail/Text: bankruptcydepartment@tsico.com May 08 2018 01:50:30 Transworld Sys Inc/51,
 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2707
 14810864 +EDI: VERIZONCOMB.COM May 08 2018 05:48:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation
 14810841 Capl/bstby
 14810850 Edc/orecchio Propertie

District/off: 0315-2

User: culy
Form ID: 309A

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 07, 2018

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14827835* +Capl/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
14827836* +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14827837* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14827838* +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
14827839* +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14827840* +Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
14827841* Credit Protection Asso, One Galleria Tower, Dallas, TX 75240
14827843* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discoverbank, Po Box 15316, Wilmington, DE 19850)
14827842* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14827845* +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
14827846* +Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14827848* +Jared-galleria/genesis, 15220 Nw Greenbrier, Ste, Beaverton, OR 97006-5744
14827850* +Newpennfin-shellpointm, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
14827855* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14827854* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14827856* +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
14827857* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14827858* +Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14827859* +Syncb/mohawk, C/o Po Box 965036, Orlando, FL 32896-0001
14827860* +Syncb/sleep Number, C/o Po Box 965036, Orlando, FL 32896-0001
14827861* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14827862* +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
14827863* +Transworld Sys Inc/51, 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2707
14827864* +Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14827865* Windowworld, CscI Dispute Team N8235-04m, Des Moines, IA 50306

TOTALS: 3, * 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Lawrence W. Willis on behalf of Debtor Evan P. Freshwater ecf@westernpabankruptcy.com,
urfreshstr@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6